



UNITED STATES BANKRUPTCY COURT  
District of New Jersey

**Caption in Compliance with D.N.J. LBR 9004-1(b)**

Albert Russo  
CN 4853  
Trenton, NJ 08650  
(609) 587-6888  
Standing Chapter 13 Trustee

Order Filed on February 21, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In re:

Michele Freeman

Case No.: 17-18265 / MBK

Chapter: 13

Hearing Date: February 13, 2018

Judge: Michael B. Kaplan

**CHAPTER 13 STANDING TRUSTEE PRE-CONFIRMATION ORDER OF DISMISSAL**

The relief set forth on the following page is **ORDERED**.

**DATED: February 21, 2018**

A handwritten signature of Honorable Michael B. Kaplan, which appears to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

The Court having determined that dismissal of this case is appropriate, it is hereby

ORDERED that the debtor's case is dismissed for:

- failure to file a feasible plan, income and/or budget statement
- failure to file a Modified Plan
- failure to make all required pre-confirmation payments to the Trustee
- lack of prosecution
- failure to attend Confirmation Hearing
- failure to resolve Trustee and/or creditor objection

and it is further

ORDERED that:

Pursuant to 11 U.S.C. § 349(b), this court for cause retains jurisdiction over any application filed within 14 days of the date of this order by any administrative claimant for funds on hand with the Chapter 13 Standing Trustee.

Any funds held by the Chapter 13 Standing Trustee from payments made on account of the debtor's plan shall be disbursed to the debtor, less any applicable trustee fees and commissions, except any adequate protection payments due under the proposed plan, or by Court order.

Any *Order to Employer to Pay the Chapter 13 Trustee* that has been entered in this case is vacated, and the employer is ordered to cease wage withholding immediately.

All outstanding fees due to the Court are due and owing and must be paid within 7 days of the date of this order.

**Certificate of Notice Page 3 of 3**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Michele Freeman  
 Debtor

Case No. 17-18265-MBK  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Feb 22, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2018.

db +Michele Freeman, 6 Tunica Court, Old Bridge, NJ 08857-1847

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Feb 24, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 22, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
 Brian C. Nicholas on behalf of Creditor Ditech Financial LLC bnicholas@kmllawgroup.com,  
 bkgroup@kmllawgroup.com  
 Eamonn O'Hagan on behalf of Creditor United States of America (Internal Revenue Service)  
 eamonn.ohagan@usdoj.gov  
 Elizabeth K. Holdren on behalf of Creditor Amboy Bank eak@hillwallack.com,  
 jhanley@hillwallack.com  
 Laura M. Egerman on behalf of Creditor Ditech Financial LLC bkyecf@rasflaw.com,  
 bkyecf@rasflaw.com;legerman@rasnj.com  
 Michael Douglas Power on behalf of Debtor Michele Freeman power@lemonlawonline.com  
 Rebecca Ann Solarz on behalf of Creditor Ditech Financial LLC rsolarz@kmllawgroup.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8